

## Journal of Student Financial Aid

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Volume 18 | Issue 1

Article 4

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2-1-1988

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### Recommended Citation

Dixon, Rhonda (1988) "Parents of Illinois Eighth Graders: A Survey of Their Knowledge About Academic and Financial Planning for Their Child's Education Beyond High School," *Journal of Student Financial Aid*: Vol. 18 : Iss. 1 , Article 4.  
Available at: <https://ir.library.louisville.edu/jsfa/vol18/iss1/4>

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# *Parents of Illinois Eighth Graders: A Survey of Their Knowledge About Academic and Financial Planning for Their Child's Education Beyond High School*

by  
*Rhonda Dixon*

This paper analyzes findings from a survey of the parents of Illinois eighth graders. The survey takes a sample of these parents in six different school settings to determine the status of their knowledge about college admissions requirements, costs, how they plan to meet those costs, and their knowledge of financial aid in planning for their child's education beyond high school. Study results indicate a lack of knowledge in these areas and a strong desire on the part of these parents to obtain it.

## *Introduction*

The mission and goals of the Illinois State Scholarship Commission (ISSC) include the administration of student financial aid programs in Illinois as well as the responsibility to inform the public about the availability of financial aid to help finance college attendance costs. To this end, the ISSC disseminates student aid information to prospective aid applicants.

Various means of informing these publics have been implemented, including use of brochures, news releases, audio/visual productions, public service announcements, statewide training seminars, etc. Since resources are limited, the ISSC must maximize these programs' effectiveness in order to reach as many prospective college students and aid applicants as possible.

The Illinois Board of Higher Education's decision in the fall of 1985 to expand requirements for admission to public universities and community colleges placed increased responsibility for college planning on the family. Therefore, the ISSC studied the informational needs of Illinois parents as their child was about to undertake high school study. A sample of parents of eighth grade students in six different school settings was surveyed to determine their knowledge of: 1) college admissions requirements and costs; 2) plans for meeting those costs; and 3) their knowledge of financial aid resources in their planning.

## *Methodology*

The survey was designed jointly by ISSC staff and the ISSC's ad hoc advisory committee. Final survey modifications were made after a pilot test was conducted in the Brown County and Pleasant Plains school districts in January of 1986. Thirty schools from six geographic and economic settings were surveyed. These settings, as defined by the Illinois State Board of Education, included Chicago suburban,

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Chicago inner city, central cities downstate (Springfield), independent cities downstate (these are generally an incorporated area with a population greater than 2500), rural towns, and private (Catholic).

After contacting superintendents and principals for proper clearance, surveys were distributed to the schools February 28, 1986, through March 7, 1986. Eighth grade teachers were given a letter explaining the survey and urging them to tell their students to take it home for parents to complete. The packet given to each eighth grader contained the survey, a letter to the parents, and a self-addressed, stamped return envelope. Three to five days after survey distribution, teachers distributed another envelope for the students to take home to their parents. This envelope contained a follow-up letter to the parents and a postcard. The follow-up letter prompted parents to complete the survey and return the postcard to the Commission, complete with their name and address. It also explained that results of the study would be sent to all parents returning a postcard. A total of 3,474 surveys were distributed.

The overall response rate was 38 percent. (Refer to Table 1.) Private schools were highest with 56 percent. Chicago schools were lowest at 23 percent. Although data presented here are not statistically representative of all Illinois parents of eighth graders, they do serve as strong indicators of these parents' information deficiencies and needs.

#### *College Admissions Requirements and Costs*

When parents were asked if they had heard of the Illinois Board of Higher Education's admissions requirements for public universities and community colleges, 57 percent of them had not. Between 48 percent and 54 percent of those in the suburban, private, Springfield, and independent cities sectors had heard of these requirements. However, 71 percent of the rural school and 87 percent of the Chicago school parents had not heard of these new requirements.

In responding to the questions of how much they thought it would cost their eighth grader to attend college in 1990 for one year, 56 percent of the parents had no idea. Thirty-five percent of those reporting estimates stated either \$5,000, \$4,000, or \$2,000. Other responses ranged from a low of \$30 to a high of \$60,000 a year.

#### *Plans for Meeting These Costs*

Parents were then asked how they expected these costs would be paid. (Refer to Table 2.) They were given a list of nine alternatives including parents' and student's savings, loans, scholarships/grants, etc. They were asked to check all the sources they thought might be used. It was found that there was a statistically significant difference between where parents lived and how they expected the cost of their child's education to be paid. Eighty-five percent of the suburban parents believed their own savings would help pay for their child's college education. As this sector was chosen specifically as a higher income population, it follows that they would expect to have more savings to use. In contrast, in the lower income population surveyed, Chicago inner city, only 35 percent of these parents felt their personal savings would help pay for their child's college costs.

In the Springfield, independent cities, rural, and private sectors, 60 to 69 percent expected parental savings to help pay their child's college expenses. Loans and scholarships/grants all ranked high on parents' lists for paying college costs. The rural sector planned to rely heavily on these types of assistance; 73 percent of the rural parents expected both loans and scholarships/grants to help pay for their child's college education. The other sectors also expected to rely heavily on these two types of aid with responses ranging from 49 to 72 percent.

Overall, 60 percent expected that student earnings during college would help pay college expenses. Investments, however, did not figure highly as a source for paying

college expenses. The suburban sector chose investments as a means of paying for college only 19 percent of the time. Only 4 percent of the Chicago parents expected investments to help pay college costs.

#### *Knowledge of Financial Aid Resources*

Thirteen financial aid programs were listed on the survey. Parents were asked to indicate which programs they had heard about and for which they planned to apply. (Refer to Table 3.) A significant statistical difference was found between what programs parents had heard about and where they lived.

Fewer than 25 percent from any sector had heard about the Policeman/Firemen Dependents Program, Parent Loans for Undergraduate Students, National Guard Scholarships, Auxiliary Loans to Assist Students, Correctional Officer's Survivor Program, National Direct Student Loans, or the Illinois Monetary Award Program (MAP).

The Illinois Guaranteed Loan Program was the most widely recognized by parents (51 percent of the time.) Overall, 28 percent of those parents planning to send their child to college had heard of Pell Grants. Twenty-six percent of those parents had heard of the College Work-Study Program.

The Merit Recognition Scholarship Program is new in Illinois, having been funded for two consecutive years. This is a \$500 scholarship awarded to Illinois high school seniors who graduate in the top 5 percent of their class. Thirty-four percent of the suburban parents had heard of the program contrasted with 9 percent of the Chicago parents. Other sectors' responses as to their knowledge of this new program ranged from 15 percent to 21 percent.

Lack of knowledge about the National Merit Scholarship Program further illustrated an information gap between the suburban and Chicago sectors. Forty-eight percent of the suburban parents had heard of this program compared to 8 percent of the Chicago parents. Twenty-one to thirty-three percent were the ranges within the other sectors that had heard of the National Merit Scholarship Program.

The second part of this question asked parents to indicate for which of these programs they planned to apply. Responses were low in all types of aid programs. Generally, 33 percent planned to have their child apply for the Illinois Guaranteed Loan. However, only 4 percent of the Chicago parents planned to have their child apply for this program. Again, there was only a 23 percent response rate from Chicago parents. Generalizations regarding Chicago parents must, therefore, be made with caution.

Throughout all sectors, 19 percent planned to have their child apply for a Pell Grant. Likewise, 16 percent planned to apply for College Work-Study. However, 24 percent of the Chicago parents planned to have their child apply for Work-Study.

Regarding the Monetary Award Program, only 8 percent of the parents planned for their child to apply. Responses ranged from 10 percent in the Springfield sector to 1 percent in the Chicago sector.

The final question asked parents to check areas from which additional information would be helpful for planning their child's education beyond high school. (Refer to Table 4.) No significant difference was found between where parents lived and what type of information they wanted. Overall, 80 percent of the parents in the survey wanted to know more about financial aid. Seventy-six percent wanted more information on admissions requirements, and 73 percent wanted to know the chances of receiving financial assistance. Information on the cost of going to college was wanted by 75 percent of the parents. Career information was wanted by 64 percent, and graduation and job placement information was wanted by 56 percent of these parents.

### *Summary*

The goal of this survey was to assess the academic and financial information needs of parents of Illinois eighth graders in planning their child's education beyond high school. Although findings presented here are not statistically representative of the Illinois population, they do reveal a serious lack of college planning information. For example, even though 64 percent of the surveyed parents planning to send their child to college expected parent savings to help pay college costs, 56 percent stated they had no idea how much it was going to cost. Further, of the parents surveyed, 57 percent had not heard of the new Illinois Board of Higher Education's admissions requirements scheduled to go into effect the fall of 1990, when their eighth graders would be ready to enter college. These requirements have now been delayed.

Parents' lack of knowledge regarding financial aid resources was also revealed throughout this study. The fact that fewer than 25 percent of the parents from any sector had heard about seven major financial aid programs indicates a lack of information. Further, of significance for Illinois is that only 9 percent of the parents had heard of MAP, a \$122 million program providing grants to over 100,000 Illinois students. Notably, many people refer incorrectly to this program as the "ISSC." If the question had been reworded using this title for the Monetary Award Program, recognition may have been higher.

While most respondents expected their child to continue his or her education past high school, they consistently showed a serious lack of college planning information. Survey findings, therefore, suggest that non-respondents may know even less about academic and financial planning for their child's education beyond high school.

Finally, parents of Illinois eighth graders demanded information on financial aid, admissions requirements, the cost of going to college, and the chances of receiving financial assistance. The Commission, in its effort to effectively disseminate information to prospective aid applicants, needs to consider targeting informational programs at junior high school students and their parents.

Table 1  
Name of Schools Surveyed and Response Rates

	8th Grade # Enrollment	Surveys Returned	Response Rate
Chicago Suburban: Downer's Grove			
1. Herrick Junior High	172	79	46%
2. O'Neill Junior High	230	120	52%
Total for Sector:	402	199	50%
Large Cities Downstate: Springfield			
3. Benjamin Franklin Middle School	347	87	25%
4. U.S. Grant Middle School	315	129	41%
5. Washington Middle School	330	95	29%
Total for Sector:	992	311	31%
Independent Cities Downstate:			
6. Casey Junior High -Mount Vernon	245	76	31%
7. Marion Junior High - Marion	313	157	50%
8. Creal Springs Elem. School - Creal Springs	22	16	73%
Total for Sector:	580	249	43%
Rural Towns:			
9. Hillsboro Junior High - Hillsboro	149	58	39%
10. Southwestern Junior High - Piasa	154	69	45%
11. Illinois Junior High - Jerseyville	236	93	39%
Total for Sector:	539	220	41%
Private: City of Springfield Area Diocese			
12. Christ the King	54	36	67%
13. Saint Agnes	36	19	53%
14. Blessed Sacrament	31	12	39%
15. Cathedral	11	5	45%
16. Saint Aloysius	43	27	63%
17. Saint Patrick	15	9	60%
18. Sacred Heart	11	4	36%
19. Little Flower	53	27	51%
20. Saint Joseph	33	24	73%
21. Saint Frances Cabrini	27	13	48%
22. Saint Mary's (New Berlin)	13	7	54%
Total for Sector:	327	183	56%
Chicago Inner City			
23. Hanson Park	60	10	17%
24. Josephine C. Locke	85	11	13%
25. William E. Gladstone	47	33	70%
26. George Gershwin	76	16	21%
27. Gerald Delgado Kanoon	91	12	13%
28. John M. Gregory	96	21	22%
29. Lawndale Community Academy	113	23	20%
30. Walter H. Dyett Middle School	66*	17	26%
Total for Sector:	634	143	23%
*used 66 of 280 enrollment			
Overall:	3474	1305	38%

Table 2  
How do you expect the cost of your child's education will be paid?

	<u>Springfield</u>	<u>Independent</u>	<u>Rural</u>	<u>Suburban</u>	<u>Private</u>	<u>Chicago</u>	<u>Overall</u>
Parents' savings	63%	65%	60%	85%	69%	35%	64%
Student's savings	38%	29%	30%	58%	46%	31%	38%
Gifts from relatives	13%	16%	9%	18%	14%	6%	13%
Student loans	63%	49%	73%	68%	65%	57%	62%
Scholarships and grants	65%	55%	73%	62%	64%	72%	65%
Student earnings (While attending college)	60%	61%	59%	64%	63%	49%	60%
Investments	14%	11%	10%	19%	13%	4%	12%
Other: (please identify)	6%	6%	3%	5%	3%	1%	4%
Do not know	11%	13%	11%	6%	4%	15%	10%

Table 3

The Following is a List of Financial Aid Programs:  
Please Indicate Which Programs You Have Heard About.

	<u>Springfield</u>	<u>Independent</u>	<u>Rural</u>	<u>Suburban</u>	<u>Private</u>	<u>Chicago</u>	<u>Overall</u>
Illinois Guaranteed Student Loans	53%	40%	55%	57%	53%	50%	51%
Pell Grants	27%	24%	36%	25%	31%	26%	28%
Policemen/Firemen Dependents Program	6%	4%	3%	4%	7%	6%	5%
Parent Loans for Undergraduate Students	13%	9%	11%	22%	20%	9%	14%
Illinois Monetary Award Program	11%	5%	6%	10%	12%	9%	9%
National Guard Scholarships	15%	8%	12%	8%	22%	15%	13%
College Work-Study Program	26%	24%	27%	26%	28%	22%	26%
Merit Recognition Scholarships	21%	15%	19%	34%	17%	9%	20%
Auxiliary Loans to Assist Students	5%	5%	4%	11%	8%	5%	6%
Correctional Officer's Survivor Program	3%	-	1%	1%	4%	7%	3%
National Direct Student Loans	21%	19%	20%	21%	22%	20%	21%
National Merit Scholarship	33%	21%	22%	48%	33%	8%	29%
Other: (please specify below)	4%	2%	2%	5%	5%	3%	4%



Table 4  
Please Check the Following Areas in which Additional Information Would be Helpful for  
Planning your Child's Education Beyond High School

	<u>Springfield</u>	<u>Independent</u>	<u>Rural</u>	<u>Suburban</u>	<u>Private</u>	<u>Chicago</u>	<u>Overall</u>
Admissions Requirements (required classes, ACT scores, etc.)	74%	76%	82%	81%	74%	63%	76%
Financial aid (What's available?)	81%	77%	84%	83%	81%	73%	80%
What are the chances of receiving financial assistance?	72%	70%	77%	78%	79%	61%	73%
Cost of going to school (how much will it cost?)	73%	74%	82%	78%	75%	64%	75%
Career information	63%	68%	66%	71%	57%	56%	64%
Graduation and job placement information	50%	56%	60%	59%	56%	58%	56%
Other:	4%	3%	2%	3%	3%	4%	3%